

CERTIFICATE OF PUBLICATION

From THE NEWS-POST

Frederick, Md.

SUBSTITUTE TRUSTEE'S

SALE OF VALUABLE IMPROVED FEE SIMPLE PROPERTY

Under and by virtue of the power of sale contained in the Deed of Trust from Carroll L. Hope and Joyce M. Hope, his wife, unto Fredericktown Bank & Trust Company, a body corporate, dated the 30th day of October, 1981, and recorded in Liber 1160, folio 517, among the Land Records for Frederick County, Maryland, holder of the indebtedness as secured by the Deed of Trust having appointed Seymour B. Stern as Substitute Trustee by instrument duly executed, acknowledged and recorded among the Land Records of the County aforesaid, and default having occurred under the terms thereof, the undersigned Substitute Trustee will offer for sale at public auction, on

MONDAY, OCTOBER 29, 1984

10:00 A.M.

**AT THE FREDERICK COUNTY COURTHOUSE
UNDER THE CLOCK TOWER**

All that lot or parcel of ground situate, lying and being in Emmitsburg Election District, Frederick County, Maryland, and more particularly described as follows:

All that lot or parcel of ground described as "PARCEL NO. 2" in a deed from Howard F. Late, et ux, to George M. Late, dated January 9, 1965, and recorded in Liber 718, folio 363, among the Land Records for Frederick County, Maryland.

In addition to the above described PARCEL NO. 2 there is further to be conveyed a part of "PARCEL NO. 1" as described in the aforesaid Deed, said additional parcel being more particularly described as follows:

BEGINNING at a point, being the same beginning as described in the George M. Late deed Parcel 2, being on the South side of the Summit Lake Bible Conference, Inc., property as recorded in Liber 802, folio 180, thence leaving the Summit Lake Bible Conference, Inc., property and with the fifth line of the George M. Late property reversed: (1) S 18 degrees 59' 38" E. 23.25 feet to a steel bar and survey cap No. 8644, hereinafter referred to as SBC, thence with two division lines now established (2) N 78 degrees 20' 16" W 52.39 feet to an SBC set on a 50 foot right of way on the South side of Hampton Valley Road, thence with the said right of way 31.83 feet by an arc curving to the left with a radius of 375.00 feet, which arc is subtended by a chord bearing (3) N 62 degrees 42' 19" E 31.81 feet, thence leaving said right of way (4) S 78 degrees 20' 16" E 15.80 feet to the place of beginning, containing 0.015 acres of land, more or less.

BEING further all that parcel known and designated as "PARCEL NO. 2", containing 7.515 acres, more or less, as shown on an Addition Plat prepared by J.F. Brown & Assoc., Inc., and recorded in Plat Book No. 14, folio 115, one of the Plat Records for Frederick County, Maryland.

The above property is improved with a two (2) story stone and frame single-family dwelling with a cedar wood shake roof, three (3) bedrooms, two (2) baths, living room, kitchen, three (3) fireplaces, electric heat and central air conditioning.

TERMS OF SALE: The above mentioned real property and improvements are to be sold in an "as is" condition and subject to liens and restrictions of record, if any. A deposit of Six Thousand Nine Hundred and no/100 Dollars (\$6,900.00) in cash, certified check or other instrument acceptable to the Substitute Trustee will be required of the purchaser to be paid at the time and place of sale. In the event the purchaser fails to consummate the purchase in accordance with the terms of sale, the deposit or any part of it, may be forfeited at the option of the Substitute Trustee. The balance of the purchase price is to be paid within ten (10) days of the ratification of the sale by the Circuit Court for Frederick County, Maryland, unless settlement time is postponed at the sole option of the Substitute Trustee, and shall bear interest from the date of sale to the date of settlement at the rate of thirteen and one-half (13 1/2 %) percent per annum. Time is of the essence. All risk of loss following the date of sale shall be at the risk of the purchaser. In the event of default, the property shall be resold at the cost and risk of the purchaser and the Substitute Trustee shall not be limited by such forfeiture from further availing himself of any legal or equitable remedies arising out of such default. Taxes, water rent and all other public charges and assessments payable on an annual basis, including sanitary and/or Metropolitan District charges shall be adjusted to the date of sale and assumed thereafter by the purchaser. All other costs and expenses of conveyancing are to be borne by the purchaser.

There are no representations or warranties expressed or implied with respect to the condition of the property, title, lot size or the accuracy of any matters referred to in this advertisement.

**SEYMOUR B. STERN,
Substitute Trustee**

Robert J. Kresslein, Esquire
Seymour B. Stern, P.A.
118 West Church Street
Frederick, Maryland 21701
663-5335

Attorney for Substitute Trustee

FRUT AUCTIONEERS, INC.
5 North Court Street
Frederick, MD 21701
63-1555
Auctioneer

Frederick, Md.

This is to certify, That the annexed *Substitute Trustee's Sale* was published in *The News-Post*

a newspaper published in Frederick County, once a week for *3* successive weeks prior to the *29th* day of *October*, 19*84*

THE NEWS-POST

Per

K. S. McKnight

FILED

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CHARLES C. KELLER, CLERK

BY: